

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Jamiee L DeSimone**  
Debtor(s)

Bankruptcy Case No.: 20-20487-GLT  
Issued Per 8/27/2020 Proceeding  
Chapter: 13  
Docket No.: 41 - 39  
Concil. Conf.: August 27, 2020 at 02:00 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated July 31, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,934.00 as of September, 2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Aug. 27, 2020 at 02:00 PM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: A fee application is needed if any fee (including retainer) exceeds \$4,000.00 including any fees paid to prior counsel.

Both Navient Student Loans will be paid as specially classified with a monthly long term debt payment at Trustee's Level 28.

All other student loans will not be paid.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

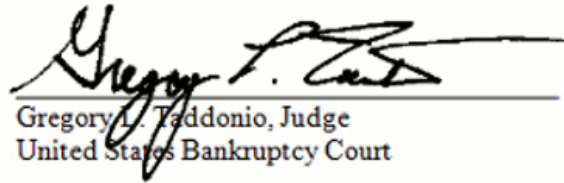
**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge  
United States Bankruptcy Court

Dated: September 2, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Jamiee L DeSimone  
 Debtor

Case No. 20-20487-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Sep 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 04, 2020.

db  
 15218747 +Jamiee L DeSimone, 371 Greene Drive, Clairton, PA 15025-6313  
 15198018 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 15232626 +Chrysler Capital, P.O. Box 660647, Dallas, TX 75266-0647  
 15198019 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  
 +Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034,  
 St Louis, MO 63179-0034  
 15198020 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034,  
 St Louis, MO 63179-0034  
 15198022 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 15198023 +Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555  
 15219882 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
 Boca Raton, FL 33487-2853  
 15198024 +Klarna Inc., P.O. Box 206487, Dallas, TX 75320-6487  
 15198026 +Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064  
 15198029 +RoundPoint Mortgage Servicing Corporatio, Attn: Bankruptcy, Po Box 19409,  
 Charlotte, NC 28219-9409  
 15226683 +RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715-0200  
 15232454 +Santander Consumer USA Inc. d/b/a/ Chrysler Capita, P.O. BOX 961275,  
 FORT WORTH, TX 76161-0275  
 15198030 +Sunrise Credit Services, P.O. Box 9100, Farmingdale, NY 11735-9100  
 15224018 +The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: kbarkley@bernsteinlaw.com Sep 03 2020 04:59:20 Duquesne Light Company,  
 c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 03 2020 05:03:23  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15215075 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 03 2020 05:04:21  
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
 Charlotte, NC 28272-1083  
 15198021 E-mail/PDF: DellBKNotifications@resurgent.com Sep 03 2020 05:02:33  
 Dell Financial Services LLC, Attn: President/CEO, Po Box 81577, Austin, TX 78708  
 15230911 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 03 2020 04:58:49 Jefferson Capital Systems LLC,  
 Po Box 7999, Saint Cloud Mn 56302-9617  
 15198017 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 03 2020 05:03:10 Chase Card Services,  
 Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850  
 15198025 +E-mail/Text: PBNCNotifications@peritussservices.com Sep 03 2020 04:57:13 Kohls/Capital One,  
 Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043  
 15212314 E-mail/PDF: pa\_dc\_claims@navient.com Sep 03 2020 05:03:27 NAVIENT CFC,  
 c/o Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640  
 15212293 E-mail/PDF: pa\_dc\_claims@navient.com Sep 03 2020 05:04:36 NAVIENT PC TRUST,  
 c/o Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640  
 15198027 +E-mail/PDF: pa\_dc\_claims@navient.com Sep 03 2020 05:02:31 Navient, Attn: Bankruptcy,  
 Po Box 9640, Wiles-Barr, PA 18773-9640  
 15198028 +E-mail/PDF: cbp@onemainfinancial.com Sep 03 2020 05:03:05 OneMain Financial,  
 Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251  
 15229786 E-mail/Text: bnc-quantum@quantum3group.com Sep 03 2020 04:57:45  
 Quantum3 Group LLC as agent for, CreditShop LLC, PO Box 788, Kirkland, WA 98083-0788  
 15198031 +E-mail/PDF: gecsed@recoverycorp.com Sep 03 2020 05:02:59 Synch/PPC, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 15198033 +E-mail/PDF: gecsed@recoverycorp.com Sep 03 2020 05:04:02 Synchrony Bank,  
 Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 15198871 +E-mail/PDF: gecsed@recoverycorp.com Sep 03 2020 05:02:59 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15231956 +E-mail/PDF: gecsed@recoverycorp.com Sep 03 2020 05:02:06 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 15198034 +E-mail/PDF: gecsed@recoverycorp.com Sep 03 2020 05:04:02 Synchrony Bank/Amazon,  
 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 15212309 E-mail/PDF: pa\_dc\_claims@navient.com Sep 03 2020 05:02:30 VL FUNDING,  
 c/o Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr RoundPoint Mortgage Servicing Corporation  
 15198032 Synch/walmart  
 15201256\* +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
 PO Box 10390, Greenville, SC 29603-0390)

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-2

User: dbas  
Form ID: 149

Page 2 of 2  
Total Noticed: 34

Date Rcvd: Sep 02, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 04, 2020

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2020 at the address(es) listed below:

Christian M Rieger on behalf of Debtor Jamiee L DeSimone criergerlaw@gmail.com  
James Warmbrodt on behalf of Creditor RoundPoint Mortgage Servicing Corporation  
bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5